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REMARKS

Applicant respectfully requests reconsideration of the present application in view of the foregoing reasons which follow. Claims 1-26 have been cancelled without prejudice and new claims 27-122 have been added to the case to further protect applicants' invention. Claim 27 is in system format and claims 28-46 depend thereon. Claim 47 is in program product format and is comparable to claim 27. Claims 48-66 depend from claim 47. Claim 67 is in method format and is comparable to claim 27. Claims 68-86 depend on claim 67. Claim 87 is independent, is in program product format, and includes in the combination program code for comparing a deposit parameter to an individual customer limit, and sending a notice if the individual customer limit is exceeded. Claims 88-103 depend on claim 87. Claim 104 is in system format and is comparable to claim 87. Claim 105 is in method format and is comparable to claim 87. Claim 106 is in program product format, is independent, and claims 107-113 depend thereon. Claim 114 is in system format and is comparable to claim 106. Claim 115 is in method format and is comparable to claim 106. Claim 116 is in program product format and claims 117-122 depend thereon.

Some of the distinguishing points of new claim 27 are discussed below:

27. (New) *A system for deposit processing at a central site a plurality of checks deposited with accompanying deposit information at a remote site, comprising:*

an electronic storage; and

a set of processors that use the electronic storage and include among them the following components

a component at the central site for receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited;

a component at the central site for identifying image data errors in the electronic data received; [NOT DISCLOSED BY GEER]

a component at the central site for, if image data errors are identified in the electronic data, then sending an instruction to correct the errors; [NOT DISCLOSED BY GEER]

a component at the central site for receiving endorsed and/or voided check image data; [NOT DISCLOSED BY GEER]

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a component at the central site for associating the endorsed and/or voided check image data with the original check image data; [NOT DISCLOSED BY GEER]

sorting the associated received data; and

a component at the central site initially transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank, with the transmitting not being through an accounting program in the bank of first deposit. [NOT DISCLOSED BY GEER]

New claim 27 clarifies that the transmitting step from the central site directly or indirectly to the maker bank is not initially by way of the accounting software in the bank of first deposit, i.e., the output result of the accounting software does not initiate the transmission to the maker bank. The language for this element means that a transmission going indirectly to the maker bank by way of a Federal Reserve clearing process is covered by the claim, but the claim does not encompass transmissions from the central site to the maker bank by way of the accounting software of the bank of first deposit. The word "initially" has been added to clarify that later clean-up reconciliation procedures could occur through the bank of first deposit accounting software, and such transmissions are not covered by the claim. Also, note that the central site may be implemented by one or a plurality of sites in combination.

Referring now to the rejection, claims 1-26 were rejected under 35 USC 103 over Geer. In a co-pending application, selected similar claims, but with different limitations, were rejected under 35 USC 103 over Geer in view of Lowrey, in view of Hanaoka, and further in view of Campbell. These rejections are respectfully traversed and reconsideration is requested.

The claimed invention in claim 27 covers a comprehensive system to handle and process deposit transactions and direct them after processing. The claimed system is designed to handle the problems raised by deposit processing that is based on image processing. It uniquely uses check images as a deposit medium. The problems encountered in designing a central site that speeds processing and reduces float in accordance with some of the embodiments of the invention included problems with image errors and making sure that the image errors did not get propagated into the banking system, receiving endorsed and voided check image data and associating that image data with the original check image data, and also sending the electronic check data and image data to the maker bank, with the transmission not being through the accounting program in the bank of first deposit for that transaction that could thereby slow the process.

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Geer discloses a lock-box operation. The examiner admits in the related application that Geer does not disclose or suggest a central site identifying image errors, or sending an instruction to correct the image errors. Since a fundamental aspect and currency of the present invention is the use of images, having accurate image data is essential. If accurate image data is not received by the central site, for example because of a transmission error or because of an imaging error when the remote site performed the initial imaging process, then the remote site may be tasked with fixing the error. The examiner cited in the related case Lowrey to make up for the deficiency of Geer. However, Lowrey uses an exception database 122 to correct the demand deposit account data, not image data. Lowrey discloses that if the incorrect demand deposit data is submitted to the financial institution data source 128, 129 (see Fig. 2b of Lowrey) and is actually put into the payment system and returned for an invalid account number (an inefficiency avoided by the claimed process for the image data), then an exception condition arises and the system obtains an original stored check image from a host data warehouse 114 (not the remote site which originally sent the data to the central site) and uses this information to correct the demand deposit account data. See Lowrey at column 9, lines 12-22. This is in marked contrast to the claim 41, which now calls for the steps of "*if image data errors are identified in the electronic data, then the central site sending an instruction to correct the errors.*". It means that the check image data for the deposit transaction does not proceed further and the bank of first deposit and the maker bank never receive the erroneous data. Thus, even if the lock-box operation of Geer could be modified using Lowrey (which it cannot), Lowrey does not teach the missing limitation.

The examiner admits at page 5 of the related office action that Geer does not disclose the central site receiving endorsed and/or voided check image data and associating the endorsed and/or voided check image data with the original check image data, and then transmitting either the original image data or the endorsed and/or voided check image data to the maker bank or a print site. The examiner cited in the related case Campbell to make up for these deficiencies. Campbell discloses a check image transmitter system that sends images of checks from either a payor bank to a bank of first deposit (a return) or from the bank of first deposit to the payor bank. See column 2, lines 39-49 of Campbell. Campbell does not discuss whether or not the checks are endorsed or voided. Whether or not they are, there is no disclosure in Campbell of using a central site to process checks. There is no disclosure of doing any form of associating of the endorsed and/or voided check images with the original check image data. Nor is there any disclosure of transmitting either the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or

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print site, but with the transmitting step not through the accounting program in the bank of first deposit. Thus, Campbell does not make up for the multiple deficiencies of Geer.

The foregoing explanation applies equally to claim 47 (program product format), which tracks the limitations of claim 27, as well as to claim 67 (method format) which tracks the limitations of claim 27. Note that there are numerous dependent claims which are allowable in their on right. Only selected dependent claims will be argued at this time.

Regarding claims 32, 33, and 37, which include various limitations relating to determining whether a maker bank requires a hard copy of a check, the examiner admitted in the related case that Geer does not disclose such a limitation, but cites Campbell at column 3, lines 45-52 to make up for this deficiency. However, this citation of Campbell makes no reference to a print site. Moreover, Geer teaches away from such a combination with its statements at column 4, lines 1-9, and the description of Geer's first embodiment where the paper checks are destroyed (column 7, lines 26-27) and Geer's second embodiment where the paper checks are not printed at a remote site but rather are physically transported to the maker bank (column 10, lines 50-52).

Regarding claim 34 relating to non-storage if an error is detected, the examiner's comments cannot stand in view of the analysis provided above for the deficiencies of Lowrey.

Regarding claim 35 relating to an electronic notification that a deposit is complete, the examiner cited in the related case Geer at column 9, lines 45-50. However, this citation in Geer relates to check dishonors by the payor bank, which is the opposite of completing a deposit at a bank of first deposit.

Regarding claims 38 and 39 relating to returns, the examiner cited in the related case Geer at column 9, lines 45-50. However, there is no reference in this citation to return check image data being sent.

Claim 40 relates to determining, in a re-presentment context, whether a hard copy of the check is required. The examiner cited in the related case Geer at column 9, lines 45-50 as meeting this limitation. However, this citation of Geer does not disclose such a hard copy determination.

Regarding claim 41 that relates to multiple remote sites, the examiner cited in the related case Geer at column 7, lines 4-25. However, Geer does not disclose "*a component for comparing at least one deposit parameter in the electronic deposit data that is not an account number to an individual customer limit; a component for providing a notice if the individual customer limit is exceeded;a*

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component for creating endorsed and/or voided check image data for each of a plurality of the one or more original checks; a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and a component for transmitting the electronic check data and the original check image data and/or the endorsed and/or voided check image to the central site. Thus, the rejection of this claim cannot stand.

Claim 44 relates to the central site sending endorsement information to the remote site. The examiner cited in the related case Geer at column 11, lines 40-45 to meet this limitation. However, this citation has nothing to do with sending endorsement information, much less sending it from the central site.

Regarding claim 45 relating to transmitting both the original check image data and the endorsed and/or voided check image data, the examiner cited in the related case Campbell at column 2, lines 43-46 and column 3, lines 5-10. However, these citations relate to imaging the front and back of a check and have nothing to do with a transmission step where both original check image data and endorsed check image data are transmitted.

Some of the distinguishing points of new claim 87 are recited below:

87. (New) *A program product for deposit processing at a central site a plurality of original checks with accompanying deposit information, comprising:*

a set of computer usable media having computer readable program code embodied therein to be executed by a computer, the computer readable program code, when executed, causing a machine to perform the following method steps

the central site receiving deposit information for a plurality of different deposit transactions, with the deposit information including for each of the different deposit transactions a deposit account designation, electronic check data and original check image data for at least one check to be deposited;

a computer at the central site comparing at least one deposit parameter that is not an account number to an individual customer limit; [NOT IN GEER]

sending a notice if the individual customer limit is exceeded; [NOT IN GEER]

the central site initially transmitting electronic check data and check image data directly or indirectly to a maker bank or to a print site for ultimate delivery in hard copy to the maker bank, with

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this transmitting step not being through an accounting program in the bank of first deposit. [NOT IN GEER]

Independent claim 87 distinguishes over the references for various reasons including two distinguishing limitations for permitting faster access to deposited funds by selected individual customers, while at the same time limiting losses from deposit fraud. The limitations are "*a computer at the central site comparing at least one deposit parameter that is not an account number to an individual customer limit;*" [NOT IN GEER] "*sending a notice if the individual customer limit is exceeded;*" [NOT IN GEER]

The dependent claims 88-94 cover various customer deposit parameters that can be used, by themselves, or in combination. It is noted that the examiner in the related application, for a claim with a limitation related to comparing an amount of one or more checks against a deposit maximum, and providing a notice if the deposit exceeds the maximum, cited Geer at column 9, lines 52-63. However, this citation relates to account balances in a checking account or savings account and contains no reference to a deposit maximum or sending out a notice. Account balances in checking accounts or savings accounts have no relation to a deposit maximum.

Various groupings of limitations discussed previously are found in claim 106, and comparable claims 114 and 115 in other formats and should be allowable for the reasons cited for those limitations. Claim 116 provides a claim to a remote site, but contains the limitations discussed above "*a computer at the remote site comparing at least one deposit parameter in the electronic deposit data that is not an account number to an individual customer limit;*" and "*providing a notice if the individual customer limit is exceeded.*" This claim should be allowable for this reason.

It is noted that the Examiner has in the past taken official notice of a number of limitations. In accordance with MPEP 2144.03, applicants traverse/challenge these official notice statements based on personal knowledge and request that each point of official notice be supported by a citation to a reference, as set forth by the MPEP Office requirements. This traverse of the official notice is made insofar as these statements of official notice are applied to the claims as amended.

In view of the foregoing amendments and remarks, the application is ready for allowance.

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Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

By _____



Date May 25, 2004

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Should additional fees be necessary in connection with the filing of this paper, or if a petition for extension of time is required for timely acceptance of same, the Commissioner is hereby authorized to charge Deposit Account No. 19-0741 for any such fees; and applicant(s) hereby petition for any needed extension of time.